Case 1:19-bk-11345 Doc 7 Filed 04/13/19 Entered 04/13/19 19:17:49 Desc Main MANDATORY FORM PLAN (Revised 01/22/2018) Document Page 1 of 15

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO WESTERN DIVISION at CINCINNATI

WESTERN	N DIVISIO	ON at CINCI	INNATI
In re Marty Dean Overbey)	Case No.	19-11345
)		
)	Chapter 13	3
)	Judge	Jeffery P. Hopkins
Debtor(s)			
	CHAPTER 1	13 PLAN	
1. NOTICES			
The Debtor has filed a case under chapter 13 309I) will be sent separately.	of the Bank	kruptcy Code	. A notice of the case (Official Form
This is the Mandatory Form Chapter 13 Plan 'Debtor" means either a single debtor or joint '\$" numbers refer to sections of Title 11 of the of Bankruptcy Procedure.	debtors as aj	pplicable. "Trı	ustee" means Chapter 13 Trustee. Section
Unless otherwise checked below, the Debtor is	eligible for a	discharge und	ler § 1328(f).
Debtor	is not	t eligible for a	discharge.
☐ Joint Debtor			
⊠ Initial Plan			
Amended Plan The filing of this Amended and must be served on the Trustee, the United adversely affects any party, the Amended Pla 2002(a)(9). Any changes (additions or deletion reflected in bold, italics, strike-through or other. If an item is not checked, the provision will be This Plan contains nonstandard provision will be The Debtor proposes to limit the amount the claim. See Paragraph(s) 5.1.2 and/or: The Debtor proposes to eliminate or avoid and 5.4.3. NOTICES TO CREDITORS: You should reprovisions), and discuss it with your attorney attorney, you may wish to consult one. Exceptible be bound by the terms of this Plan. You confirm this Plan if no timely objection to consult one of the provision to consult one the provision of the plan if no timely objection to consult one.	States trustee an shall be an	e and all adver accompanied in previously file Amended Plan f set out later in aph 13. In claim based interest or lie in carefully, ince one in this brise specificall be reduced, in	sely affected parties. If the Amended Plan by the twenty-one (21) day notice. Rule ed Plan or Amended Plan must be clearly filed with the Court. LBR 3015-2(a)(1). In the Plan. on the value of the collateral securing en. See Paragraph(s) 5.4.1 and/or, 5.4.2 cluding Paragraph 13 (Nonstandard enkruptcy case. If you do not have an y provided, upon confirmation, you
2. PLAN PAYMENT AND LENGTH			
2.1 Plan Payment. The Debtor shall pay to the payments below, if any.] The Debtor shall common the payments below the payments below the payments below the payment.		_	
2.1.1 Step Payments, if any:			

Case 1:19-bk-11345 Doc 7 Filed 04/13/19 Entered 04/13/19 19:17:49 Desc Main Document Page 2 of 15

2.2	Unsecured	Percentage	

	Plan. Subject to Paragraph 2.3, this Plan will not complete earlier than the payment of ach allowed nonpriority unsecured claim.
Pot Plan. S	Subject to Paragraph 2.3, the total amount to be paid by the Debtor to the Trustee is Assuming all claims are filed as scheduled or estimated by the Debtor, payment on each
allowed nonpri	ority unsecured claim is estimated to be no less than %. LBR 3015-1(c)(2).
2.3 Means Tes	t Determination
☐ Below Med	ian Income. Unless the allowed nonpriority unsecured claims are paid 100%, the projected
leng mor	th of the plan must be a minimum of thirty-six (36) months but not to exceed sixty (60) ths.
	lian Income. Unless the allowed nonpriority unsecured claims are paid 100%, the projected th of the Plan must be sixty (60) months.

3. PRE-CONFIRMATION LEASE PAYMENTS AND/OR ADEQUATE PROTECTION PAYMENTS

Pre-confirmation personal property lease payments governed by § 1326(a)(1)(B) shall be made as part of the total plan payment to the Trustee. LBR 3070-1(a). Pre-confirmation adequate protection payments governed by § 1326(a)(1)(C) shall be made as part of the total plan payment to the Trustee. LBR 3070-1(b). The lessor/secured creditor must file a proof of claim to receive payment. LBR 3070-1(a) and (b).

	Name of Lessor/Secured Creditor	Property Description	Monthly Payment Amount	
			\$	

4. SECURED CLAIMS: TREATMENT, TIMING AND SERVICE REQUIREMENTS

- Non-Governmental Unit Secured Claims. The Debtor may propose to limit the amount of a secured claim based on the value of the collateral securing the claim by the procedure proposed in Paragraphs 5.1.2 and 5.1.4. Further, the Debtor may propose to eliminate or avoid a security interest or lien by the procedure proposed in Paragraphs 5.4.1, 5.4.2 and 5.4.3. If the Debtor proposes to seek any of the above-stated relief by way of motion or claim objection, the motion or claim objection must be filed on or before the § 341 meeting of creditors or the confirmation hearing may be delayed. If a judicial lien or nonpossessory, nonpurchase-money security interest is discovered after confirmation of the Plan, a motion to avoid the judicial lien or security interest may be promptly filed after it is discovered.
- 4.2 <u>Governmental Unit Secured Claims</u>. A request to determine the amount of the secured claim of a governmental unit or to modify and eliminate the secured claim of a governmental unit may be made **only** by motion or claim objection. Rule 3012(c). Any motion or claim objection that includes a request to determine the amount of the secured claim of a governmental unit (including any such motion or claim objection that also includes a request to determine the amount of the secured claim of a non-governmental entity) may be filed **only** after the governmental unit files a proof of claim or after the time for filing one has expired. Rule 3012, advisory committee note (2017 Amendments).
- 4.3 Service Requirements. If the Debtor proposes to seek relief under Paragraphs 5.1.2, 5.1.4, 5.4.1, 5.4.2, or 5.4.3, the motion, Plan or claim objection, as applicable, must be served in the manner provided by Rule 7004 for service of a summons and complaint. Rule 3007(a)(2), Rule 3012(b), Rule 4003(d) and General Order 22-2.
- 4.4 <u>Retention of Lien.</u> The holder of any claim listed in Paragraphs 5.1.2, 5.1.4 and 5.4.1 will retain its lien on the property interest of the Debtor or the Debtor's estate until the earlier of --(a) payment of the underlying debt determined under nonbankruptcy law, (b) discharge of the underlying debt under 11 U.S.C. § 1328, or (c) completion of the Plan --at which time the lien will terminate and be released by the creditor

5. PAYMENTS TO CREDITORS

SUMMARY OF PAYMENTS BY CLASS

Class	Definition	Payment/Distribution by Trustee
Class 1	Claims with Designated Specific Monthly Payments	Paid first in the monthly payment amount designated in the Plan
Class 2	Secured Claims with No Designated Specific Monthly Payments and Domestic Support Obligations (Arrearages)	Paid second and pro rata with other Class 2 claims
Class 3	Priority Claims	Paid third and pro rata with other Class 3 claims
Class 4	Nonpriority Unsecured Claims	Paid fourth and pro rata with other Class 4 claims
Class 5	Claims Paid by a Non-Filing Co- Debtor or Third Party	Not applicable
Class 6	Claims Paid by the Debtor	Not applicable

Except as provided in Paragraph 3, the Trustee shall begin making distributions upon confirmation. To the extent funds are available, the maximum number of Classes may receive distributions concurrently. Notwithstanding the above, the Trustee is authorized within the Trustee's discretion to calculate the amount and timing of distributions as is administratively efficient.

5.1 CLASS 1 - CLAIMS WITH DESIGNATED SPECIFIC MONTHLY PAYMENTS

The following Class 1 claims shall be paid first in the monthly payment amount designated below. The plan payment is calculated in an amount that is sufficient for the Trustee to make a full monthly distribution on all Class 1 claims plus the statutory Trustee fee. If the Debtor makes a payment that is less than the full plan payment amount, the Trustee will make distributions on Class 1 claims in the order of priority set forth in the Bankruptcy Code.

5.1.1 Maintenance of Regular Mortgage Payments

Regular mortgage payments shall be calculated for payment starting the month after the filing of the petition. Arrearages shall be paid as Class 2 claims.

Trustee disburse.

Name of Creditor	Property Address		Monthly Payment Amount	
			\$	

Debtor direct pay. Unless otherwise ordered by the Court, regular monthly mortgage payments may only be paid directly by the Debtor if the mortgage is current as of the petition date. LBR 3015-1(e)(1).

Name of Creditor	Property Address	 Monthly Payment Amount	
		\$	

Case 1:19-bk-11345 Doc 7 Filed 04/13/19 Entered 04/13/19 19:17:49 Desc Main MANDATORY FORM PLAN (Revised 01/22/2018) Document Page 4 of 15

5.1.2 Modified Mortgages or Liens Secured by Real Property ["Cramdown/Real Property"]

The following claims are subject to modification as (1) claims secured by real property that is not the Debtor's principal residence, (2) claims secured by other assets in addition to the Debtor's principal residence, or (3) claims for which the last payment on the original payment schedule for a claim secured only by a security interest in real property that is the Debtor's principal residence is due before the date on which the final payment under the plan is due. 11 U.S.C. §§ 1322(b)(2), (c)(2). To the extent that a claim is in excess of the value of the property, the balance in excess of the value of the property shall be treated as a Class 4 nonpriority unsecured claim. See Paragraph 4 for more information.

Name of Creditor / Procedure	Property Address	IValue of Property		Minimum Monthly Payment	
(Creditor)		\$	%	\$	
Motion					
☐ Plan					
Claim Objection					

5.1.3 Claims Secured by Personal Property for Which § 506 Determination is Not Applicable ["910 Claims/Personal Property"]

The following claims are secured by a purchase money security interest in either (1) a motor vehicle acquired for the Debtor's personal use within 910 days of the petition date or (2) personal property acquired within one year of the petition date. The proof of claim amount will control, subject to the claims objection process.

Name of Creditor	Property Description		Interest Rate	Minimum Monthly Payment Including Interest	
		\$	%	\$	

5.1.4 Claims Secured by Personal Property for Which § 506 Determination is Applicable ["Cramdown/Personal Property"]

The following claims are secured by personal property not described above in Paragraph 5.1.3. To the extent that a claim is in excess of the value of the property, the balance in excess of the value of the property shall be treated as a Class 4 nonpriority unsecured claim. See Paragraph 4 for more information.

	Property Description	Purchase/ Transaction Date	Value of Property	Interest Rate	Minimum Monthly Payment Including Interest	
(Creditor)	2004 Madza 6	11/03/17	\$482	6%	\$50	
Motion						
⊠ Plan						
Claim Objection						

Case 1:19-bk-11345 Doc 7 Filed 04/13/19 Entered 04/13/19 19:17:49 Desc Main MANDATORY FORM PLAN (Revised 01/22/2018) Document Page 5 of 15

5.1	.5 Domestic	Support	Obligations (On-Going)	- Priority	Claims under	§ 507(a)(1)

5.1.5	5.1.5 Domestic Support Obligations (On-Going) - Priority Claims under § 507(a)(1)										
	ther box is check	ked, then presumed	to be none.								
□ De	btor direct pay	7									
Debto	•	der of any domestic ect to a domestic su tee.		_	- ,						
	Name of Holde	er State Cl	hild Suppor	t Enforcem	ent Agency, if an	Monthly Payr Amount	ment				
						\$					
	A proof of c (70) days fro shall be treat	reditor of Deadline laim for rejection da om the date of confi- ted as a Class 4 non	amages mus	st be filed be the Plan. Ruecured clai	by the creditor with ule 3002(c)(4). Sum.	hin seventy					
	Name of Credi	tor		Property I	Description						
Court shall may r	The Debtor assumes the following executory contracts and unexpired leases. Unless otherwise ordered by the Court, all motor vehicle lease payments shall be made by the Trustee. LBR 3015-1(d)(2). Any prepetition arrearage shall be cured in monthly payments prior to the expiration of the executory contract or unexpired lease. The Debtor may not incur debt to exercise an option to purchase without obtaining Trustee or Court approval. LBR 4001-3. Trustee disburse.										
	Name of Creditor	Property Description	Regular N Payments Remaining	g as of	Contract/Lease	Estimated Arrearage as of Petition Date	Contract/ Lease Termination				

Debtor direct pay.

	Property Description	Payments Remaining as of	Contract/Lease	Arrearage as of Petition Date	Contract/ Lease Termination Date	
			\$	\$		

\$

Date

\$

Petition Date

5.1.7 Administrative Claims

The following claims are administrative claims. Unless otherwise ordered by the Court, requests for additional attorney fees beyond those set forth below will be paid after the attorney fees set forth below and in the same monthly amount as set forth below. LBR 2016-1(b).

	Name of Claimant	Total Claim		Minimum Monthly Payment Amount	
	Cynthia S. Daugherty	\$3,700	\$3,200	150.00	

5.2 CLASS 2 - SECURED CLAIMS WITH NO DESIGNATED MONTHLY PAYMENTS AND DOMESTIC SUPPORT OBLIGATIONS (ARREARAGES)

5.2.1 Secured Claims with No Designated Monthly Payments

The following claims are secured claims with no designated monthly payments, including mortgage arrearages, certificates of judgment and tax liens. The proof of claim amount shall control, subject to the claims objection process. Class 2 claims shall be paid second and shall be paid pro rata with other Class 2 claims.

Name of Creditor	Estimated Amount of Claim	
	\$	

5.2.2 Domestic Support Obligations (Arrearages) - Priority Claims under § 507(a)(1)

□ Trustee	disburse
------------------	----------

☐ Debtor direct pay

The name of any holder of any domestic support obligation arrearage claim or claim assigned to or owed to a governmental unit and the estimated arrearage amount shall be listed below.

	Name of Holder	State Child Support Enforcement Agency, if any	Estimated Arrearage	
			\$	

5.3 CLASS 3 - PRIORITY CLAIMS

Unless otherwise provided for in § 1322(a), or the holder agrees to a different treatment, all priority claims under § 507(a) shall be paid in full in deferred cash payments. § 1322(a). Class 3 claims shall be paid third and shall be paid pro rata with other Class 3 claims.

5.4 CLASS 4 - NONPRIORITY UNSECURED CLAIMS

Allowed nonpriority unsecured claims shall be paid a dividend as provided in Paragraph 2.2. Class 4 claims shall be paid fourth and shall be paid pro rata with other nonpriority Class 4 claims.

5.4.1 Wholly Unsecured Mortgages/Liens

The following mortgages/liens are wholly unsecured and may be modified and eliminated. See *In re Lane*, 280 F.3d 663 (6th Cir. 2002). See Paragraph 4 for additional information. Preferred form motions and orders are available on the Court's website at www.ohsb.uscourts.gov.

		Name of Creditor /	Procedure		Property Addre	ess		
	(Creditor)							
1		☐ Motion						
		☐ Plan						
	Val	Value of Property SENIOR Mor (Amount/Lier					Amount of Wholly Unsecured Mortgage/Lien	
1	\$		\$		(Lienholder)	+ X	\$	

5.4.2 Judicial Liens Impairing an Exemption in Real Property

The following judicial liens impair the Debtor's exemption in real property and may be avoided under § 522(f)(1) (A). See Paragraph 4 for additional information. Preferred form motions and orders are available on the Court's website at www.ohsb.uscourts.gov.

	Name of Creditor / Procedure	Property Address		Value of Prope	rty	Exemption	
1	(Creditor) Motion Plan			\$ Debtor's Interest \$		\$ Statutory Basis \$	
	OTHER Liens or (Amount/Lienhold	~ ~		Judicial Lien		nount of Judicial en to be Avoided	
1	\$ (Lienholder)	+ X C	\$ Rec	corded Date	\$ Effec	ctive Upon:	

5.4.3 Nonpossessory, Nonpurchase-Money Security Interest in Exempt Property

The following nonpossessory, nonpurchase-money security interests impair the Debtor's exemption in personal property and may be avoided under $\S 522(f)(1)(B)$. See Paragraph 4 for additional information. Preferred form motions and orders are available on the Court's website at www.ohsb.uscourts.gov.

	Property Description	Value of Property		Amount of Security Interest to be Avoided	
(Creditor)		\$	\$	\$	
☐ Motion ☐ Plan			Statutory Basis §	Effective Upon:	

Case 1:19-bk-11345 Doc 7 Filed 04/13/19 Entered 04/13/19 19:17:49 Desc Main Document Page 8 of 15

5.4.4 Mortgages to be Avoided Under 11 U.S.C. § 544

The following debts secured by a mortgage will be paid as unsecured claims concurrent with other Class 4 claims. The Debtor or the Trustee shall file an adversary proceeding to determine whether the mortgage may be avoided. To the extent that the Trustee has standing to bring such action, standing is hereby assigned to the Debtor, provided a colorable claim exists that would benefit the estate.

Name of Creditor	Action to be Filed By	Address of Property	
	☐ Debtor ☐ Trustee		

5.5 CLASS 5 - CLAIMS PAID BY A NON-FILING CO-DEBTOR OR THIRD PARTY

The following claims shall <u>not</u> be paid by the Trustee or the Debtor but shall be paid by a non-filing co-debtor or third party.

	Name of Creditor	Name of Payor	

5.6 CLASS 6 - CLAIMS PAID DIRECTLY BY THE DEBTOR

The following claims shall <u>not</u> be paid by the Trustee but shall be paid directly by the Debtor.

Name of Creditor	Monthly Payment Amount	
	\$	

6. SURRENDER OF PROPERTY

The Debtor elects to surrender to the creditor the following property that is collateral for the creditor's claim. Upon confirmation of the Plan, the stay under § 362(a) and, if applicable, § 1301(a) shall be terminated as to the surrendered property only. Rule 3015(g)(2).

	Name of Creditor	Description of Property	

7. INTEREST RATE

Unless otherwise stipulated by the parties, ordered by the Court or provided for in this Plan and except for claims treated in paragraph 5.1.1, secured claims shall be paid interest at the annual percentage rate of ___6 __ % based upon a declining monthly balance on the amount of the allowed secured claim. Interest is included in the monthly payment amount. *See Till v. SCS Credit Corp. (In re Till)*, 541 U.S. 465 (2004).

This is a solvent estate. Unl	ess otherwise provided, all nonpriority unsecured claims shall be paid in
full with interest at	% from the date of confirmation. If this box is not checked, the
estate is presumed to	be insolvent.

8. FEDERAL INCOME TAX RETURNS AND REFUNDS

8.1 Federal Income Tax Returns

If requested by the Trustee, the Debtor shall provide the Trustee with a copy of each federal income tax return filed during the Plan term by April 30 of each year.

8.2 Federal Income Tax Refunds

Notwithstanding single/joint tax filing status, the Debtor may annually retain the greater of (1) any earned income tax credit and additional child tax credit or (2) \$3,000 of any federal income tax refund for maintenance and support pursuant to § 1325(b)(2) and shall turnover any balance in excess of such amount to the Trustee. Unless otherwise ordered by the Court, tax refunds turned over to the Trustee shall be distributed by the Trustee for the benefit of creditors. Any motion to retain a tax refund in excess of the amount set forth above shall be filed and served pursuant to LBR 9013-3(b).

9. OTHER DUTIES OF THE DEBTOR

9.1 Change of Address, Employment, Marital Status, or Child or Spousal Support Payments

The Debtor shall fully and timely disclose to the Trustee and file any appropriate notice, application or motion with the Court in the event of any change of the Debtor's address, employment, marital status, or child or spousal support payments.

9.2 Personal Injury, Workers Compensation, Buyout, Severance Package, Lottery Winning, Inheritance, or Any Other Amount

The Debtor shall keep the Trustee informed as to any claim for or expected receipt of money or property regarding personal injury, workers compensation, buyout, severance package, lottery winning, inheritance, or any other funds to which the Debtor may be entitled or becomes entitled to receive. Before the matter can be settled and any funds distributed, the Debtor shall comply with all requirements for filing applications or motions for settlement with the Court as may be required by the Bankruptcy Code, the Bankruptcy Rules or the Local Bankruptcy Rules. Unless otherwise ordered by the Court, these funds shall be distributed by the Trustee for the benefit of creditors.

9.3 Social Security

The Debtor shall keep the Trustee informed as to any claim for or expected receipt of social security funds.

10. INSURANCE

10.1 Insurance Information

As of the petition date, the Debtor's real and personal property is insured as follows.

	Property Address/ Description	Insurance Company	Policy Number	FitH/Laability	Agent Name/Contact Information	
	2004 Madza	Progessive	906979627	Full	Spurlock-Kingsgate 1-513-777-0833	

10.2 Casualty Loss Insurance Proceeds (Substitution of Collateral)

If a motor vehicle is deemed to be a total loss while there is still an unpaid claim secured by the motor vehicle, the Debtor shall have the option to use the insurance proceeds to either (1) pay off the balance of the secured claim through the Trustee if the secured creditor is a named loss payee on the policy or (2) upon order of the Court, substitute the collateral by purchasing a replacement motor vehicle. If a replacement motor vehicle is purchased, the motor vehicle shall have a value of not less than the balance of the unpaid secured claim, the Debtor shall ensure that the lien of the creditor is transferred to the replacement motor vehicle, and the Trustee shall continue to pay the allowed secured claim. Unless otherwise ordered by the Court, if any insurance proceeds remain after paying the secured creditor's claim, these funds shall be distributed by the Trustee for the benefit of creditors.

11. EFFECTIVE DATE OF THE PLAN

The effective date of the Plan is the date on which the order confirming the Plan is entered.

12. VESTING OF PROPERTY OF THE ESTATE

Unless checked below, property of the estate does not vest in the Debtor until the discharge is entered. The Debtor shall remain responsible for the preservation and protection of all property of the estate.

	•	1	•		
□ Confirmation of the	Plan vests all pr	coperty of the esta	ate in the Debtor	in accordance with §§	1327(b) and (c).
□ Other					
13. NONSTANDARI	PROVISIONS	3			

The nonstandard provisions listed below are restricted to those items applicable to the particular circumstances of the Debtor. Nonstandard provisions shall not contain a restatement of the Bankruptcy Code, the Bankruptcy Rules, the Local Bankruptcy Rules or the Mandatory Chapter 13 Form Plan. Any nonstandard provision placed elsewhere in this Plan is void and shall have no binding effect.

Nonstandard Provisions	

Case 1:19-bk-11345 Doc 7 Filed 04/13/19 Entered 04/13/19 19:17:49 Desc Main Document Page 11 of 15

By filing this Plan, the Debtor, if unrepresented by an attorney, or the Debtor's Attorney certifies that (1) the wording and order of provisions of this Plan are identical to those contained in the Mandatory Form Chapter 13 Plan adopted in this District and (2) this Plan contains no nonstandard provisions other than those set forth in Paragraph 13.

Debtor's	Attornev	

Date:04/13/19

/s/ Cynthia S. Daugherty

Cynthia S. Daugherty, 0086414

Daugherty Law 8686 Winton Road Cincinnati, OH 45231

Ph: 513-484-9486 **Fx:** 516-672-2862

debtreliefsoon@gmail.com

Debtor	Joint Debtor
/s/ Marty Dean Overbey	/s/ (JOINT DEBTOR NAME)
Date: 03/06/18	Date:

NOTICE OF DEADLINE FOR OBJECTING TO PLAN CONFIRMATION

Debtor has filed a Chapter 13 Plan or an Amended Chapter 13 Plan (collectively, the "Plan").

Your rights may be affected. You should read the Plan carefully and discuss it with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you do not want the Court to confirm the Plan, you must file an objection to the Plan <u>within the</u> <u>later of:</u> 1) fourteen (14) days after the § 341 meeting of creditors is concluded; <u>OR</u> 2) twenty-one (21) days from the date set forth in the certificate of service of this Plan. If a timely objection to the Plan is filed within seven (7) days of the confirmation hearing date, the confirmation hearing will be rescheduled. Rule 3015(f).

Your objection to the Plan, explaining your position, must be filed with the Court and mailed by ordinary U.S. Mail to the United States Bankruptcy Court

Atrium Two Suite 800, 221 East Fourth Street, Cincinnati OH 45202

OR your attorney must file the objection using the Court's ECF System.

The Court must **receive** your objection on or before the applicable deadline above.

You must also send a copy of your objection either by 1) the Court's ECF System or by 2) ordinary U.S. Mail to:

Marty Dean Overbey, 20 Leisure Court Cincinnati, OH 45241

Cynthia S. Daugherty 8686 Winton Road Cincinnati, Ohio 45231

Margaret Burks, Chapter 13 Trustee, 600 Vine Street, Suite 2200, Cincinnati, Ohio 45202 and the United States trustee.

If you or your attorney does not take these steps, the Court may decide that you do not oppose the terms of the Plan and may enter an order confirming the Plan without further hearing or notice.

Certificate of Service

I hereby certify that a copy of the foregoing Plan was served (i) **electronically** on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the Court and (ii) by **ordinary U.S. Mail** on 04/13/19 addressed to:

Amplify Funding POB 542 Lac Du Flambeau, WI 54538

Bridge Lending POB 481 Lac Du Flambeau, WI 54538

Capital One Bank 15000 Capital One Drive Henrico, VA 23238

Convervent Outsourcing 800 SW 39th Street Renton, WA 98057

Credit One Bank POB 98875 Las Vegas, NV 89193

DJO, LLC Office Care Patient Receivables POB 660117 Dallas, TX 75266

E-Money USA 8700 Stateline road Suite 350 Leawood, KS 66206

Eagle Loan Company 4464 Marie Drive Middletown, OH 45044

First Premier 601 S Minnesota Avenue Sioux Falls, SD 57104

First Premier Bank 3820 N. Louise Avenue Sioux Falls, SD 57107

Green Trust POB 340 Hays, MT 59527

Integrity Funding Ohio, LLC

84 Villa Road Greenville, SC 29615

Maxlend 217 3rd Avenue Parshall, ND 58770

Midland Funding 2365 Northside Drive Suite 300 San Diego, CA 92108

Money Key 3422 Old Capital Trial Suite 1682 Wilmington, DE 19808

Online Collections PO BOX 1489 Winterville, NC 28590

Radius Global Solutions POB 390846 Minneapolis, MN 55439

Rise Credit 4150 International Plaza Suite 300 Fort Worth, TX 76109

Skytrail Cash POB 1115 Lac Du Flambeau, WI 54538

Target Cash Now POB 581 Hays, MT 59527

TriHealth POB 2398 Omaha, NE 68103

and (iii) by method of service as required by Bankruptcy Rule 7004 by First Class Mail

Integrity Funding Ohio LLC C/O Corporate Creations Network 119 East Court Street Cincinnati, Ohio 45202

Case 1:19-bk-11345 Doc 7 Filed 04/13/19 Entered 04/13/19 19:17:49 Desc Main MANDATORY FORM PLAN (Revised 01/22/2018) Page 15 of 15

/s/ Cynthia S. Daugherty

Cynthia S. Daugherty 0086414 8686 Winton Road Cincinnati, OH 45231

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